

Buckeye Flyer

Volume 42, No. 8

Wright-Patterson Air Force Base, Ohio

August 2003

President Bush meets wing reservists

by Maj. Ted Theopolos
445th AW/Public Affairs

President George W. Bush came to Wright-Patterson Air Force Base on the Fourth of July, marking the second time this year the commander in chief has visited the base. And for the second time this year as well, reservists from the 445th Airlift Wing were in the spotlight and got to shake hands with the president.

In his speech – given from an outdoor rostrum before a crowd of more than 20,000 on the grounds of the U.S. Air Force Museum – the

president placed American military service in historical perspective, emphasizing that uniformed members serve with phenomenal support from their families and all American citizens. Behind and to the side of the president sat service members representing a cross section of all the units assigned to Wright-Patt. Among them were 17 members of the 445th Airlift Wing.

Reservists had to be at the museum at seven in the morning to be screened and taken to a secure area prior to taking their places in the sweltering mid-day sun, facing the 20,000-plus visitors and national news media cameras.

“It was a great experience,” said Master Sgt. Edgar Collingwood from the 445th Maintenance Group. “It was worth standing in the sun for hours.”

“I wished him Happy Birthday, and grabbed his right hand and slapped a coin into his palm,” said Collingwood. “He looked at it and dropped it in his pocket. It was a 445th wing coin.” The president’s birthday was July 6.

“It was the most thrilling experience in my life thus far,” said Tech. Sgt. Leegurtha Lucas from the 445th Combat Logistics Squadron. “To be able to stand on the same stage as our commander in chief has been the highlight of my military career. I didn’t, get to shake his hand, but he waved, smiled and did a thumbs-up at me,” said Lucas.

“I felt quite lucky to have the chance to shake the hand of President Bush,” said 1st Lt. Will Magee from the 445th Maintenance Group. “After his inspirational speech, I had a brief moment as he and the countless secret



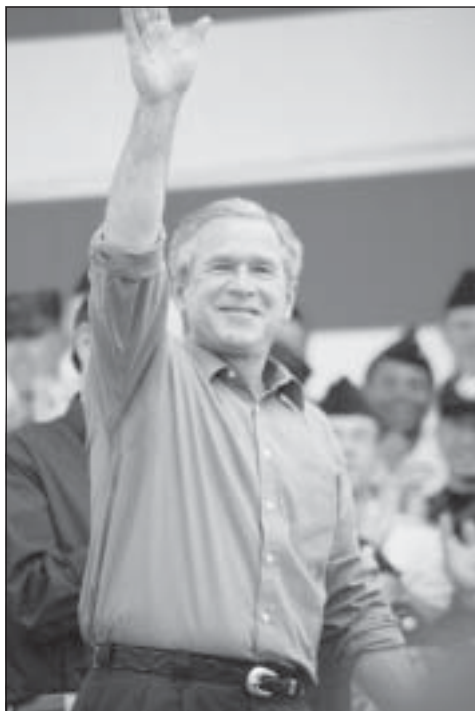
The president smiles at the crowd before beginning his speech at the U. S. Air Force Museum.

service agents passed to shake his hand and thank him for his leadership and say ... that he is doing an outstanding job.”

In his 20-minute Independence Day speech, the president highlighted base activities contributing to the war on terrorism, especially noting support for operations in Iraq. When he mentioned the 445th Airlift Wing, thunderous applause and hearty cheers consumed the crowd.

“Many critical medical evacuations were carried out by the skillful pilots and crews of the mighty 445th Wing of Wright-Pat,” said President Bush. “C-141s from this base transported troops and equipment to serve in both Operation Enduring Freedom and in Operation Iraqi Freedom.”

The president’s first visit to Wright-Pat occurred on April 24, when he came to town to speak at an off-base function. While here, he met five members of the 445th Aeromedical Evacuation Squadron who had participated in the medical evacuation of Pfc. Jessica Lynch, after special forces rescued the U.S. Army POW from an Iraqi hospital.



President Bush waves to the gathered crowd at the U.S. Air Force Museum during the Fourth of July festivities. (Photos by Staff Sgt. Raquel Matthews)

Living by the unseen

by Capt. Bill Dickens
445th AW/Senior Protestant Chaplain

What was life like before pagers and cellular phones? I can't remember. It seems like for years we've had a pager and two cellular phones in our household. It gives an added measure of comfort knowing that my wife and I can get hold of each other anytime or anyplace we need to. However, it is also a bit disconcerting realizing that so much our way of life depends on what is unseen. What would we do without computers? Our lives are tied to them yet; last time I looked at a hard drive I did not see any of my documents on it. However, they are there, because I can call them up. Technology is an amazing yet scary thing.

"Everything around us is temporary."

But you know, this type of communication is not new. For thousands of years, people have been communicating in unseen ways. In fact, II Corinthians 4:18 tells us to live by the unseen. "So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal."

Everything around us is temporary. I was at the Greek and Roman ruins of Glanum, France last summer. None of the buildings were still standing. The Bible tells us to "store up for yourselves treasures in heaven where moth and rust cannot destroy and thieves can't steal."

Remember the things that are real and important are the things that are unseen like "faith, hope, and love."

Reserve faces reductions in number of reservists

AFRC News Service

Air Force Reserve Command units will lose a net 1,156 drill and 75 civilian positions as a result of personnel and aircraft realignment, according to a July 23 force structure announcement.

The force structure announcement calls for reducing 1,249 and increasing 93 drill authorizations, losing 141 and gaining 66 civilian positions, and adding 12 full-time Active Guard and Reserve positions.

These and other changes affect Reserve units at 28 locations but do not

change this year's projected end strength of 75,600 reservists for the command.

The president's proposal for FY 2004 calls for an additional 200 reservists in the Reserve Component.

As in years past, force structure reductions in manning authorizations at some locations will be partially offset by replacement aircraft and mission changes.

At Wright-Patterson Air Force Base, Ohio, the 445th Airlift Wing will retire eight C-141 aircraft and the 445th Combat Logistics Support Squadron will lose 61 drill authorizations to match wartime requirements.

House, Senate eye benefits for reservists

AFRC News Service

Before taking their Independence Day recess, the U.S. House and Senate Armed Services Committees completed markups of their versions of the National Defense Authorization Act for fiscal year 2004.

Members of the committees considered several provisions, which could affect reservists in Air Force Reserve Command.

"Congressional committee markups are no guarantee an item will become law," said Wayne Gracie, director of the Office of Air Force Reserve's Policy Integration Directorate in the Pentagon.

"The House and Senate work out differences in bill provisions and language in conference, where provisions may be adopted, dropped or modified," he said. "If the provision is identical in both bills, it has a greater chance of becoming law when the bill is enacted into law. The authorization

process is not complete until conferencing occurs and a final version of the authorization bill is reported and voted on by both chambers and signed into law by the president."

Bills were introduced in the House and Senate, but none were approved.

Provisions in this year's markups include: Unlimited commissary privileges, Basic pay increase, Equal hostile fire and imminent danger pay for reservists on inactive duty, Increase in hostile fire and imminent danger pay, Increase in family separation allowance, High-tempo personnel management and allowance for extended or frequent deployments, Reimbursement for lodging expenses, Special responsibility pay, Hazardous-duty pay for reservist demolition duty and parachute jumping, Standardize Ready Reserve's annual training requirements.

More information about the House and Senate marks is available on the following Web site: <http://www.re.hq.af.mil/rei>.

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Vol. 42

No. 8

445th Airlift Wing (U.S. Air Force Reserve Command)
Wright-Patterson Air Force Base, Ohio

U.S. Government Printing Office 3-00005-445AW

This funded Air Force Reserve newspaper is an authorized publication for members of the U.S. military services. Contents of the *Buckeye Flyer* are not necessarily the official views of, or endorsed by the U.S. Government, Department of the Air Force or Department of Defense. Editorial content is edited, prepared and provided by the 445th Airlift Wing Office of Public Affairs. Photographs are U.S. Air Force photographs unless otherwise indicated.

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The game of his life

After serving his country in Iraq, fan hooks up at Wrigley

by Maj. Ted Theopolos
445th AW/Public Affairs

It was the 26th of June, a special day at the ballpark for Tech. Sgt. Toby Winn. Winn is an aeromedical technician with the 445th Aeromedical Evacuations Squadron. He is also a huge Chicago Cubs fan – an “addict” to use his words – and he was thrilled on that day when he and his family got to meet several Cubs players.



Tech. Sgt. Toby Winn, 445th Aeromedical Evacuation Squadron, presents Cubs pitcher Mark Prior with an American flag that he carried with him while deployed for Operation Iraqi Freedom. (Courtesy photo)

Winn's journey to his own personal “field of dreams” actually began in February when he was recalled to active duty and deployed to the desert in support of Operation Iraqi Freedom. Though his duty station was thousands of miles away, he was able to keep in touch with his family via e-mail.

“We had a tent built with computers lined up,” said Winn. “You were allowed 15 to 30 minutes, depending on where you were at, to check your e-mail ... and sports.”

And sports?

Did we say Winn is a huge Cubs fan? Well, as a matter of fact, he proposed to his wife Claudia at Wrigley Field during the seventh inning stretch at a Cubs game on Sept. 27, 2001. Winn also took his daughter Alexis to her first ball game at the stadium in May 22, 2002, which just

happened to be Chicago Cubs starting pitcher Mark Prior's major-league debut.

Now ... let's go back to the desert, February 2003. It turns out that ESPN sponsors a cyber pen pal program called Jocks to GIs, where deployed military members from any branch can sign up and select a player with whom they'd like to e-correspond. Winn chose Mark Prior. They wrote email messages back-and-forth to one another while Winn was deployed.

Prior's sent messages keeping Winn up-to-date on the Cubs' season. In his messages back to Prior, Winn usually asked for more game details and encouraged the Cubs starter in whatever upcoming series the team faced.

“I was very impressed that Prior was corresponding with someone he didn't even know,” said Winn. “I was pretty excited and couldn't believe it,

actually.”

When Winn got back home in May he sent his final e-mail thanking ESPN and Mark Prior.

“I want to thank you both for taking the time to recognize the military service members for their part in Operation Iraqi Freedom,” wrote Winn. “I can't speak for everyone but I can say that it meant a lot to me. Thanks!”

He went on to write, “If you're interested in meeting me and my family, just send me a message back letting me know.”

Well they did, and a day in late June was set for Winn to meet with the Cubs.

“I didn't want to be late, so we – the family – showed up about an hour early,” said Winn. “I was

nervous the whole day. This is one of the things I wanted to do my whole life. The only word I could say all day was ‘awesome.’”

Winn presented Prior with an American flag during his visit at Wrigley Field. The flag had traveled with Winn all over the Middle East during his deployment. He also gave Prior a photo of him and the flag in a C-130 as it was flying over Iraq.

“I was so nervous during the presentation – with the TV cameras, photographers and tape recorders crowding us,” said Winn. “But WGN of Chicago was very nice to me. They showed me their media trailer and made a dub of the presentation for my family.”

Prior reciprocated by giving Winn a Cubs jersey with his name on the back and a baseball signed by the team.

“Everyone appreciated what he has done,” said Prior. “It was a real treat for me to meet him face to face.”

The day even got better when Winn was invited into the players' dressing room where he met most of the Cubs players as they Pre-paired for the game.

“Awesome is still the only word I could think of,” said Winn.

The Winn family found their seats and settled in to enjoy the game. After a few innings, Winn went to one of the stadium vendors to purchase a sweater for his wife, and in the process, missed seeing Sammy Sosa's only home run of the afternoon.

Mark Prior pitched a sixteen-strikeout game, but the Cubs lost their 3 to 2 lead late in the late innings, ultimately losing to the Milwaukee Brewers.

Nonetheless, for Tech. Sgt. Toby Winn, it was the game of his life. Truly awesome.



The Winn family pose for a photo with Chicago Cubs outfielder Sammy Sosa in the Cubs' dug-out. Sgt. Winn's wife, Claudia is also a member of the 445th Aeromedical Evacuation Squadron. (Courtesy photo)



SNAPSHOT INVENTING FLIGHT

U. S. Air Force photos by: 2nd Lt. Robert L. (2), Senior Airman Chris Polites (3), and 1



Above: Maj. Gen. Ed Mechenbier refers to the Hanoi Taxi during his interview with the Discovery Wings Channel. (1)



Left: Master Sgt. Henry Harlow presents the "Team 177" patch to Lt. Col. (ret.) John Shinoskie. Shinoskie was one of the pilots aboard 177 during its famous mission in 1973. (1)



Above: Tech. Sgt. Cate Hannon, 445th Aeromedical Evacuation Squadron, talks to Inventing Flight attendees about her personal survival equipment, and also her experiences while deployed in support of Operation Iraqi Freedom. (4)



Left: Spectators at the Dayton-Vectren Air Show line up to see the displays set-up by the aeromedical evacuation squadron and "Team 177" inside the aircraft. (3)

Below: A C-17 Globemaster III from McChord AFB, Wash., and the 445th Airlift Wing's C-141, "Hanoi Taxi" are silhouetted in front of the record breaking "Wall of Fire" by Rich's Incredible Pyro featuring World War II warbirds. (photo courtesy of the Dayton Daily News)



TS FROM LIGHT 2003

*Sperling (1), Staff Sgt. Raquel Matthews
Mary Allen (4) 445th AW/ Public Affairs*



Left: President Bush speaks to the gather crowd at the 4th of July events of Inventing Flight at the USAF Museum. (2)



Above: Lt. Col. Nancy Byrne speaks with visitors to the Hanoi Taxi at the Dayton-Vectren Air Show. (3)



Above: An eager young person experiences the hands-on display that the 445th Aeromedical Evacuation Squadron presented at the Dayton-Vectren Air show. (3)



Above: A 445th C-141 performs a fly-over at the Inventing Flight opening ceremony. (photo courtesy of WHIO-TV Ch. 7)

Right: Spectators at the air show seek shelter from the sun under the wings of the Hanoi Taxi. (3)



Above: Brig. Gen. Moen speaks at the Inventing Flight festivities at Deeds Point in downtown Dayton. (4)



Reservist helps save 18-year-old's life

by Maj. Ted Theopolos &
Staff Sgt. Charlie Miller
445th AW/Public Affairs

It was the afternoon of June 22, 2003, when 18-year-old Kyle Nickell accidentally fell off his jet ski into the turbulent waters of the Great Miami River near West Carrollton, Ohio. Nearby, Tech. Sgt. Rob Haye, 87th Aerial Port Squadron, was enjoying the day with his family when he saw Nickell fall.

"He just went over sideways, like he was trying to fight it," said Haye. "I couldn't just sit there and watch that young man drown, there was no way I could do that."

"I ran down the ramp and into the water. I had grown-up near a dam like this and knew how dangerous they could be," explained Haye. "I was fighting a strong current with rocky terrain under my feet. I went under several times myself!"

In short order, boater Rick Lockwood arrived on the scene, and joined Haye in the roiling waters with a rope and life vest.

"I was exhausted from fighting the current and suggested that Rich tie the rope around his waist and try to get Kyle out of the water."

My wife told us that the police were using bullhorns trying to tell us to give up and get out of the water, said Haye. We didn't hear them over the roaring water.

Lockwood lost sight of Nickell and then something hit him on the back of his leg. "I reached back," said Lockwood, "and grabbed his life jacket."

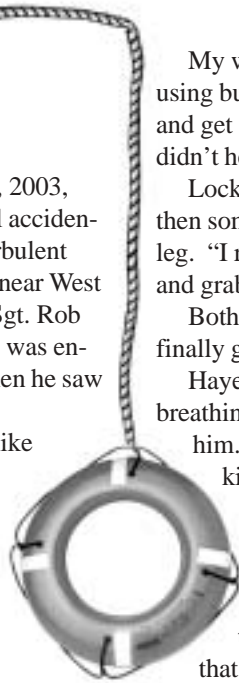
Both men struggled in the current and finally got Nickell out of the water.

Haye said the young man wasn't breathing and they started praying for him. "When we got him to shore he kind of groaned. The paramedics took him and said he was breathing shallow breaths, but breathing."

"My military training gave me the background to try and save that young man," said Haye. "I hope that I don't have the opportunity to do this type of thing again, but I'm pretty sure I'd do the same thing if I had to."

When Nickell was transported to Miami Valley Hospital, he was "alert and oriented, but having trouble breathing," said West Carrollton Fire Chief Jack Keister. Though he required six stitches and had suffered a concussion, Nickell was released from the hospital the next day.

(Associated Press and Dayton Daily News contributed to this story.)



Streak continues- AES wins 6th command award

by Maj. Ted Theopolos
445th AW/Public Affairs



The 445th Aeromedical Evacuation Squadron has won the 2002 Air Force Reserve Command's Outstanding

Aeromedical Evacuation Squadron.

The 445th Aeromedical Evacuation Squadron's mission is to provide medical care aboard various types of aircraft – including the C-141 Starlifter – for patients en route to European or state-side medical treatment facilities.

At different times during the unit's history reservists have participated in a wide variety of both peacetime and wartime missions, including: Operations Desert Shield, Desert Storm, Just Cause, Restore Hope, Enduring Freedom, Iraqi Freedom.

The 445th AES has won this award six times since 1994. This makes the fifth consecutive year the unit has won the command's prestigious medical award.

Reserve alert crew helps save shark attack victim

AFRC News Service

June 27 - Activated reservists from the 445th Aeromedical Evacuation Squadron here aided a shark attack victim off the Johnston Atoll coast June 22.

Lt. Col. Nancy Byrne, a flight nurse, along with Master Sgts. Jeffery Streit and Brian Marquardt, aeromedical technicians, were performing a week of alert medical evacuation duty at Hickam AFB, Hawaii, when they received the call to provide support.

After a 2 1/2-hour flight, the Air Force Reserve Command reservists and two medical personnel from Hickam AFB arrived on the island aboard a Coast Guard C-130 aircraft. The atoll is more than 700 miles southwest of Honolulu.

According to Byrne, a 51-year-old male contractor was snorkeling with a friend 50-yards from the island when a shark

attacked him. The victim's swimming companion is a Johnston Atoll contract physician and started medical care immediately.

Several people helped the victim out of the water.

Johnston Atoll emergency services were called and responded within two minutes to transport the man to a medical facility.

"The man lost his left leg," Byrne said. "It was our job to keep him stable during the flight back to Hickam. We administered pain medicine and blood transfusions ordered by the physician."

After arriving at Hickam AFB, the victim was transported to Queens Medical Center.

"The last time I checked on his medical condition from the attending physician, the man was doing well," Byrne said.

Johnston Atoll is a military installation on a two-mile-long island of coral. Most of the 327 people on the island are U.S. military. The victim was one of a few civilians on the island. (From 445th AW News Release)



Welcome and Congratulations!

Newcomers

Welcome to the following reservists, recently assigned to the 445th AW:

Airman

Brent Douglas, 445 ASTS

Airman First Class

Evelyn Pellot, 445 OSS

Senior Airman

Nicholas Davis, 445 CES
Kelli Filson, 445 CES
Philip Nunamaker, 445 CES
Holly, Oneal, 445 AMDS
Joshua Steward, 445 CES
Kenneth White, 445 ASTS

Staff Sergeant

Jeremy Edenfield, 445 MXS
Victoria Ewing, 445 ASTS
Raymond Foley, 87 APS
Kimberly Kincaid, 87 APS
Paul Peterson, 445 AW
Bryan Popplewell, 445 MXS
Nicole Popplewell, 445 CLSS
Angela Stein, 445 MXS
George Stucker, 445 MXS

Technical Sergeant

James Barnes, 445 SFS
Charles Fritz, 89 AS

Jonathon Hartman, 445 ASTS
Ryan Hillis, 445 CES
Julie Isaacs, 445 AMXS
John Koehl, 445 SFS
Edwin Wiegand, 445 AMXS

Master Sergeant

Alan Flanegin, 445 CES
Russell Morrison, 445 CF
Jerry Nevius, 445 CLSS
John Wesley, 89 AS
James Williamson, 87 APS

Senior Master Sergeant

Robert Andrews, 87 APS
Tepadol Bennett, 445 CES

Awards

Congratulations to the following 445th AW members who recently earned awards.

Meritorious Service Medal

Lt Col Allen F. Gilbar, 445 AES
Lt Col Danna M. Lilly, 445 AES
Lt Col Karen M. Turner, 445 ASTS
Lt Col Brian W. Van Vliet, 89 AS
Maj William C. Barton, 445 OSS
Maj Cheri L. Salyer, 445 ASTS
Maj Kathryn A. Staiger, 356 AS

Maj Thomas A. Walters, 89 AS
Maj Anne E. Yelderman, 445 LSS
CMSgt Darrel E. Huntsman, 445 CLSS
SMSgt Charles F. Burket, 445 CLSS
SMSgt Clarence A. Pauley, 445 ASTS
MSgt Ronald J. Center, 445 AES
MSgt Charles A. Chevalier, 445 MXS
MSgt Kevan M. Curran, 445 AMDS
MSgt Edmond F. Davis, 445 CLSS
MSgt Michael Irvin, 445 CLSS
MSgt Steven A. Krauss, 445 MSG
MSgt David A. Scott, 445 CF
TSgt Carlos A. Machado, 445 AES

Air Force Commendation Medal

Maj Lori Mapes, 445 AES
Capt James E. Allen, 445 AES
Capt Melinda S. Mills, 445 AES
Capt Amy S. Swets, 445 ASTS
1st Lt William D. Magee, 445 MXG
SMSgt Howard E. Bentley, 445 CES
SMSgt Tami L. Hennis, 445 LRS
MSgt Steven D. Elrod, 445 CES
MSgt Jane A. Johnson, 445 MSS
TSgt Kerry R. Brock, 445 AES

Air Force Achievement Medal

Capt Craig T. Burch, 445 AMDS
Capt Daiga M. Koenig, 445 AMDS
CMSgt William S. Millar, 445 AMDS
MSgt Melissa J. Caylor, 445 AMDS
MSgt Alberto J. Rivera, 445 AMDS

TSgt Timothy M. Back, 445 AMDS
TSgt Leegurtha Lucas, 445 CLSS
TSgt Sheryl A. Olmstead, 445 AMDS
TSgt Ivory L. Orr, 445 CLSS
TSgt Leroy T. Sanders, 445 CLSS
SSgt Britney L. Lawson, 445 AMDS
SSgt Michael J. Perry, 445 MOF
SrA Allitia L. Brown, 445 CLSS
A1C Nicholas L. Davis, 445 CES

Military Outstanding Volunteer Medal

Capt Christopher J. Matlack, 445 AES

Reenlistments

Congratulations to the following 445th AW members who recently re-enlisted in the Reserve.

MSgt. Pamela Baker, 445 MXS
MSgt. Rubin Knight, 445 MXS
MSgt. Elaine Norsworthy, 445 MSS
MSgt. Danny Yoke, 445 CES
TSgt. Richard Crabtree, 445 MXS
TSgt. Jude Soriano, 445 MXS
SSgt. Anthony Katros, 445 AMXS
SSgt. Dawn Williams, 445 SVS
SrA John Fenwick, 445 CES

Reservist dies supporting Operation Enduring Freedom

445th Airlift Wing mourns the loss of a friend



Master Sgt. David Scott, a reservist with the 445th Communication Squadron, died of natural causes while deployed in support of Operation Enduring Freedom July 20, at the age of 49.

At the time of his death, he was deployed to the U.S. Embassy in Doha, Qatar. While serving at the embassy, Sgt. Scott coordinated and assisted in granting diplomatic clearances for coalition personnel and aircraft. He was involved in the planning and shipping of coalition equipment for Operations Enduring Freedom and Iraqi Freedom. Additionally, he provided internal office support for the embassy.

Sgt. Scott, known as Scotty to his friends, served the 445th Airlift Wing as the Assistant Chief of Information Systems.

Prior to joining the 445th Airlift Wing and Air Force Reserve in Aug. 1993, Sgt. Scott served as an active duty Marine for 17 years.

He leaves behind a wife and daughter at their home in Union, Ohio.

He was buried with military honors in Erie, Mich., a suburb of Detroit, in accordance with the family's request.

"Good men must die, but death cannot kill their name"

Wing Notes

Spinning to a better you

Every Tuesday and Thursday at 11:30 a.m. in the 445th Fitness Center a Spin Class is offered. Lt. Col. David Hardwick, 445th Operations Support Squadron, is the instructor and for more information please contact him at (937) 257-0241. Space is limited, and if interested you will need to sign-up for the class.

A beginning spin class will be offered in the near future, and for information on that class please contact Master Sgt. Julie Damron, 445th Mission Support Squadron, Services.

Static Aircraft Requests

The Public Affairs has been experiencing a large volume of requests to tour aircraft #177. If approached about the possibility of a tour, please refer the request to the PA office and inform the requestor that there is a two-week minimum time requirement for static scheduling. This time is based on the wing's current operational schedule.

Chapel Service Schedule:

Every Sunday – 0730 ISO Dock Break Room (Bldg. 4026)
Scarlet UTA – Sunday, 0730 ISO Dock Break Room (Bldg. 4026) and Sunday, 0830 TNET Room (Bldg. 4010)
Gray UTA – Sunday, 0730 ISO Dock Break Room (Bldg. 4026) Sunday, 0830 TNET Room (Bldg. 4010)
Sunday, 1130 CES Classroom (Bldg. 15)

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SGLI premiums going down in July

American Forces Press Service

The Department of Veterans Affairs has announced that premiums for the Service members Group Life Insurance will be reduced, handing military members a few extra dollars in their pockets each month.

Beginning in July, the cost for a \$250,000 policy — the maximum coverage — will drop from \$20 to \$16.25 monthly, a \$3.75 savings. The Department of Veterans Affairs reports that rates for Veterans Group Life Insurance will not change.

Tom Tower, the Department of Defense's assistant director for military compensation, welcomed the reduced premiums, adding that anytime you put "more money in the pockets of military members, it's always a good result."

Premiums will also be reduced for SGLI family coverage, with rates varying among age groups.

The largest saving will go to spouses 35 to 39 years old, whose premiums will be nearly cut in half. Service members currently pay \$13 for a \$100,000 family policy, that policy will cost \$7.50 beginning in July — a \$5.50 savings.

The reduced rates mean a military family will save an average of \$100 a year. VA officials estimate that service members collectively will save about \$96 million annually in premiums, and

\$42 million in family coverage premiums each year.

Tower said the reduced premiums are a result of an ongoing process to keep costs down for military members.

"The VA regularly checks to see how much is paid out versus how much is collected in premiums, and whenever it seems like they have built

up premium reserves, they like to reduce premiums to keep the cost to a minimum for the member," Tower said. "It's part of the objective of the program: to provide the lowest cost possible."

SGLI began in 1965 to meet the insurance needs of Vietnam-era service members. Before SGLI, the military provided \$10,000 policies to service members, and policies were available to active-duty military only.

Today the SGLI program provides coverage of \$250,000 to active-duty service members and most Reservists. Coverage of \$100,000 has also been provided for spouses of participating members with free coverage of \$10,000 for dependent children. Reduced levels of coverage may also be elected.

More information about the change in SGLI premiums can be found at www.insurance.va.gov, or call the office of Service members Group Life Insurance toll free at (800) 419-1473.

